

**EXHIBIT “1”**  
**Declaration of Eva Marisol Duncan**

**IN THE UNITED STATES DISTRICT COURT  
FOR THE WESTERN DISTRICT OF TEXAS  
SAN ANTONIO DIVISION**

**EVA MARISOL DUNCAN,**

**Plaintiff,**

**V.**

**JPMORGAN CHASE BANK, N.A.,**

**Defendant.**

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**CIVIL ACTION NO. 5:14-CV-00912-FB-JWP**

**JURY TRIAL DEMANDED**

**DECLARATION OF EVA MARISOL DUNCAN**

My name is Eva Marisol Duncan. I am over the age of 18 years old and fully competent to make this declaration. I have personal knowledge of the facts set forth herein and they are true and correct.

I am the named plaintiff in this action and the class representative. I make this Declaration in support of final approval of this class action settlement.

I am so excited and happy that over 470,000 people filed a claim in this case against Chase. Now they know that if the same thing happens to them in the future, by Chase or any other creditor, that they also have rights and can sue for improper access to their credit reports. I have searched the Internet about this case, and there are several websites and lots of people talking about it. Just the notoriety of this case on the Internet has been valuable to people, and provides them with valuable information about their rights under the Fair Credit Reporting Act. I work in the consumer finance industry, helping people obtain financing for their homes. I know how private and important they consider the information in their credit files. The notoriety of the case might also make other creditors examine of their practices in regards to accessing people's credit reports. This case is valuable because it will help stop Chase from accessing credit reports by requiring annual audits of its procedures. The prior Chase cases like this one had no audit requirements, and that may be why Chase continued to access the credit reports of people who did not owe Chase any money, like in my own case. I am glad that our almost two-years of hard work has brought a good result for the people in the class. I believe the settlement is a great settlement based upon what I have learned about the case along the way, and I want the court to approve the settlement.

I did not keep time records of the times I spent with Mr. Riley and Mr. Bingham before this case was filed and with them and Mr. Hervol after this case was filed. I know that I have spent many hours helping to prepare the case in obtaining several credit reports require by Mr. Bingham and Mr. Riley. I met with them on several occasions before the case was filed and afterwards. I was always kept informed about the case and

received a lot of papers about the case along the way.

I declare under penalty of perjury the foregoing is true and correct.

Signed in San Antonio, Texas, April 12, 2016.



Eva Marisol Duncan